

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF VIRGINIA**  
Alexandria Division

In re:

CHRISTINA P. SENSENG,

Debtor.

Case No. 07-13510-RGM  
(Chapter 7)

**MEMORANDUM OPINION**

THIS CASE is before the court on the proposed reaffirmation agreement by and between Christina P. Senseng, the debtor, and Nissan Motor Acceptance Corporation. The reaffirmation agreement seeks to reaffirm a loan secured by a 2005 Nissan Pathfinder. The debt agreed to be reaffirmed is \$30,896.85. Part D, Debtor's Statement in Support of Reaffirmation Agreement, has not been signed by the debtor. Further, while Part D reflects income of \$2,650.00 and expenses of \$2,050.00, leaving \$600.00 with which to make the reaffirmed debt payment, Schedules I and J differ from these amounts. There is no explanatory note as required by Interim F.R.B.P. 4008. Consequently, the reaffirmation agreement cannot be approved.

Alexandria, Virginia  
February 19, 2008

/s/ Robert G. Mayer  
Robert G. Mayer  
United States Bankruptcy Judge

Copy electronically to:

Thomas M. Curtis  
Robert O. Tyler

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